

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: MCKAY, MICHAEL A.	§ Case No. 09-75761
MCKAY, JENNIFER M.	§
	§
Debtor(s)	§

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that STEPHEN G. BALSLEY, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Courthouse  
327 South Church Street  
Room 1100  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 09/26/2012 in Courtroom 3100, United States Courthouse, U.S. Courthouse  
327 South Church Street  
Courtroom 3100  
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: / / By: /s/ STEPHEN G. BALSLEY  
Trustee

STEPHEN G. BALSLEY  
6833 STALTER DRIVE  
ROCKFORD, IL 61108  
(815) 962-6611

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: MCKAY, MICHAEL A. § Case No. 09-75761  
MCKAY, JENNIFER M. §  
§  
§  
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 29,656.28  
*and approved disbursements of* \$ 12,910.43  
*leaving a balance on hand of* <sup>1</sup> \$ 16,745.85  
  
**Balance on hand:** \$ 16,745.85

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
5	Navy Federal Credit Union	56,984.37	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 16,745.85

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - STEPHEN G. BALSLEY	3,415.63	0.00	3,415.63
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	5,073.50	0.00	5,073.50
Charges, U.S. Bankruptcy Court	260.00	0.00	260.00

Total to be paid for chapter 7 administration expenses: \$ 8,749.13  
Remaining balance: \$ 7,996.72

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
 Remaining balance: \$ 7,996.72

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 7,996.72

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 43,747.59 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 18.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Southwest Gas Corp.	111.78	0.00	20.44
2	Ryan Brothers Ambulance Inc	217.65	0.00	39.78
3	Arizona Public Service	367.45	0.00	67.17
4	MDC Environmental Services	41.93	0.00	7.66
6	Navy Federal Credit Union	33,019.11	0.00	6,035.64
7	American Express Bank, FSB	9,989.67	0.00	1,826.03

Total to be paid for timely general unsecured claims: \$ 7,996.72  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
	Total to be paid for tardy general unsecured claims:			\$ 0.00
	Remaining balance:			\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
	Total to be paid for subordinated claims:			\$ 0.00
	Remaining balance:			\$ 0.00

Prepared By: /s/STEPHEN G. BALSLEY  
Trustee

STEPHEN G. BALSLEY  
6833 STALTER DRIVE  
ROCKFORD, IL 61108  
(815) 962-6611

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Michael A. McKay  
Jennifer M. McKay  
Debtors

Case No. 09-75761-MB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-3

User: lorsmith  
Form ID: pdf006

Page 1 of 3  
Total Noticed: 35

Date Rcvd: Aug 31, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2012.

db/jdb +Michael A. McKay, Jennifer M. McKay, PO Box 211, Juda, WI 53550-0211  
14912028 +Alliance Protection Services, PO Box 75407, New River, AZ 85087-1025  
19332449 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
14912029 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
14912034 +BYL Collection Services, PO Box 101928, Dept. 2491, Birmingham, AL 35210-6928  
14912033 +Brodhead EMS. Inc., c/o Lifequest Billing Offices, N2930 State Road 22, Wautoma, WI 54982-5267  
14912035 +Byl Services, 301 Lacey St, West Chester, PA 19382-3727  
14912036 +Chrysler Financial Services Americas LLC, c/o Riezman Berger PC, 7700 Bonhomme 7th Floor, St. Louis, MO 63105-1960  
14912037 +City of McHenry, 333 South Green Street, McHenry, IL 60050-5495  
14912041 +Farmers Insurance Group, Kent E. Brinson Ins. Agency, Inc., 1850 E. Southern Ave., Suite 2, Tempe, AZ 85282-5882  
14912042 +Focus Receivable Management, 1130 N. Chase Pkwy, Suite 150, Marietta, GA 30067-6429  
14912043 +Gavilan Peak Family Practice, 3648 W. Anthem Way, A100, Phoenix, AZ 85086-7002  
14912044 +H E Stark Agency, 6425 Odana Rd, Madison, WI 53719-1189  
14912045 +Harris & Harris, PO Box 5598, Chicago, IL 60680-5598  
14912046 +MDC Environmental Services, 1050 Greenlee Street, Marengo, IL 60152-8246  
19278899 +MDC Environmental Services, 5450 Wansford Way Suite 201, Rockford, IL 61109-7549  
14912051 +NCO Financial, PO Box 15760, Dept. 07, Wilmington, DE 19850-5760  
14912052 +Nely Piper, 404 Jefferson Court, Wheeling, IL 60090-5917  
14912054 +ONWEST 18, PO Box 1022, Wixom, MI 48393-1022  
19183485 +Ryan Brothers Ambulance Inc, H.E. Stark Agency, Inc., POB 45710, Madison, WI 53744-5710  
14912055 +Scottsdale Healthcare-SHEA, PO Box 29689, Phoenix, AZ 85038-9689  
14912056 Southwest Gas Corp., PO Box 1498, Victorville, CA 92393-1498  
14912057 +Terminix, 7845 E. Gelding Drive #105, Scottsdale, AZ 85260-2927  
14912058 +Tramonto Community Assoc., C/o AAM, LLC, 7740 N. 16th Street, Suite 300, Phoenix, AZ 85020-4473  
14912059 +UW Health, Acct. Services Dept., PO Box 3006, Milwaukee, WI 53201-3006  
14912060 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICA S SERVICING CO, ATTN BANKRUPTCY DEPT, MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14912032 E-mail/Text: bankruptcy@aps.com Sep 01 2012 00:22:20 Arizona Public Service,  
Po Box 53933 Station 3209, Phoenix, AZ 85072-3933  
14912039 E-mail/Text: legalcollections@comed.com Sep 01 2012 00:23:34 ComEd, PO Box 6111,  
Carol Stream, IL 60197-6111  
14912040 +E-mail/Text: az.bankruptcies@cox.com Sep 01 2012 00:24:44 Cox Communications, PO Box 78071,  
Phoenix, AZ 85062-8071  
14912044 +E-mail/Text: banko@hestark.com Sep 01 2012 00:26:46 H E Stark Agency, 6425 Odana Rd,  
Madison, WI 53719-1189  
14912049 E-mail/Text: bankruptcydepartment@ncogroup.com Sep 01 2012 00:26:16 Nco Fin /99, Pob 41466,  
Philadelphia, PA 19101  
14912047 +E-mail/Text: sue.wiegel@monroeclinic.org Sep 01 2012 00:25:49 Monroe Clinic,  
2009 5th Street, Monroe, WI 53566-1575  
14912048 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Sep 01 2012 00:21:13 Navy Federal Cr Union,  
820 Follin Ln Se, Vienna, VA 22180-4907  
19303110 E-mail/Text: ext\_ebn\_inbox@navyfederal.org Sep 01 2012 00:21:13 Navy Federal Credit Union,  
PO Box 3000, Merrifield, VA 22119-3000  
14912050 +E-mail/Text: bankruptcydepartment@ncogroup.com Sep 01 2012 00:26:16 Nco Fin/22,  
507 Prudential Rd, Horsham, PA 19044-2308  
14912053 +E-mail/Text: bankrup@nicor.com Sep 01 2012 00:21:25 Nicor Gas, 1844 Ferry Road,  
Naperville, IL 60563-9600

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14912030 ##+Anderson Crenshaw Asso, 12801 N Central Expy Ste, Dallas, TX 75243-1704  
14912031 ##+Anderson, Crenshaw, and Assoc., 12801 N. Central Expressway, Suite 250,  
Dallas, TX 75243-1704  
14912038 ##+City of Phoenix, PO Box 29663, Phoenix, AZ 85038-9663

TOTALS: 0, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: lorsmith  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 35

Date Rcvd: Aug 31, 2012

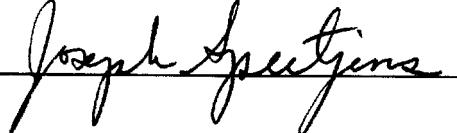
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2012

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.

District/off: 0752-3

User: lorsmith  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 35

Date Rcvd: Aug 31, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2012 at the address(es) listed below:

Jay L Dahl on behalf of Debtor Michael McKay Jaydahllaw@gmail.com  
Kathryn A Klein on behalf of Creditor Chrysler Financial Services Americas, L.L.C. f/k/a Daimler Chrysler Financial Services Americas, L.L.C. iln@riezmanberger.com  
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov  
Stephen G Balsley sbalsley@bslbv.com, IL47@ecfcbis.com  
Stephen G Balsley on behalf of Trustee Stephen Balsley sbalsley@bslbv.com

TOTAL: 5